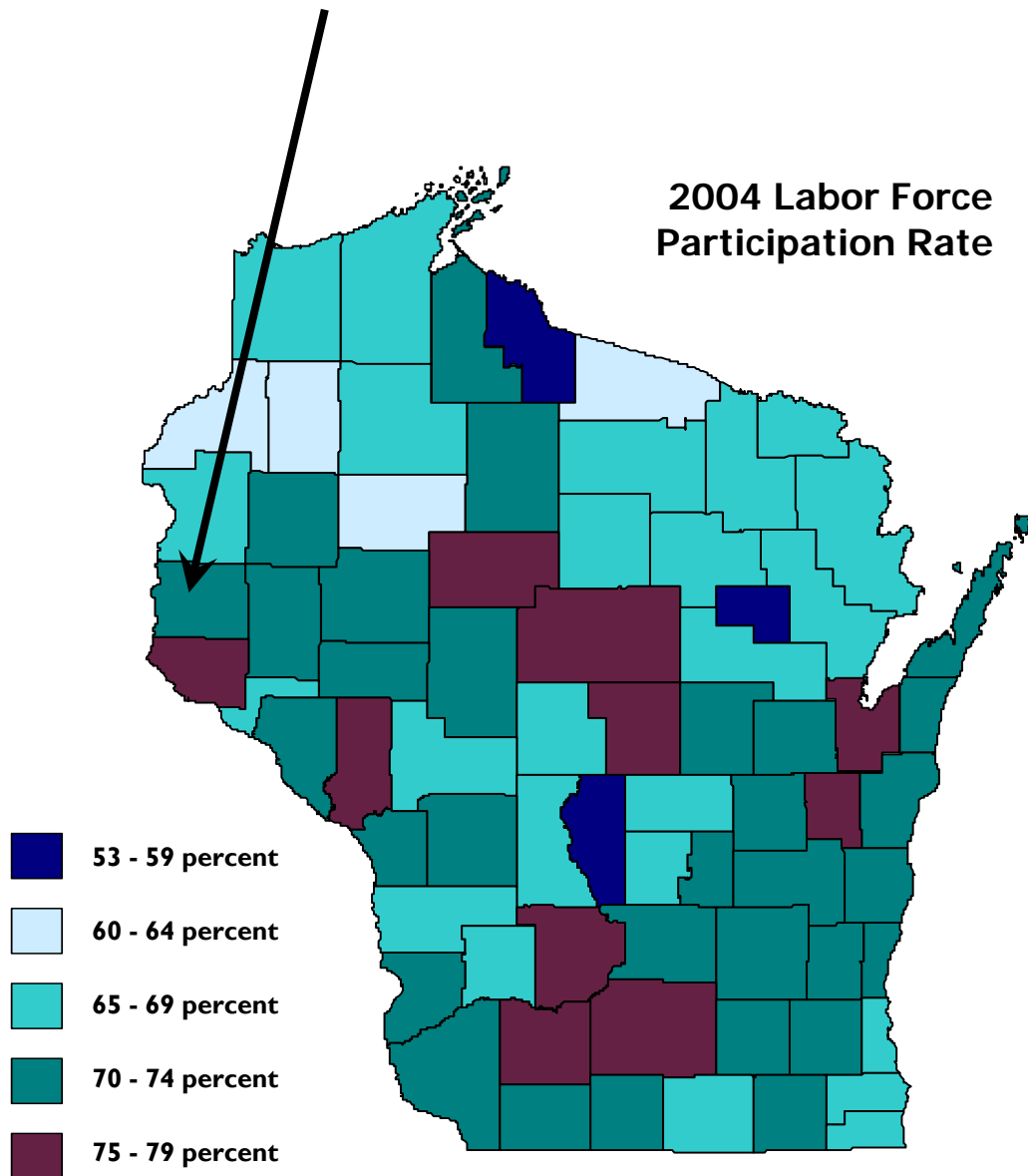


St. Croix County Workforce Profile



Source: Estimates created by DWD, OEA using data supplied by
U.S. Bureau of Labor Statistics and U.S. Bureau of Census

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State of Wisconsin
Department of Workforce Development
Office of Economic Advisors

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County Population and Labor Force

St. Croix County is the fastest growing county among the 72 counties in the State of Wisconsin. From April 2000 to January 2005 the population increased 19.8 percent from 63,155 to 75,686 residents. It is not the most populated county in the state but the addition of 12,531 individuals was the 4th largest numeric increase. Roughly 80 percent of the increase in population resulted from net migration, 9,902 individuals, while the remainder occurred when births exceeded deaths by 2,629. The change due to migration of 15.7 percent also ranked highest in Wisconsin.

Many of those moving to the county are younger and employed. In 2005 only 13 percent of the total population, or 16.7 percent of the labor force population (16 yrs. and older) in St. Croix County was aged 60 years or more. By 2020 that does increase to 25 percent of the labor force population but that will still be the 3rd lowest proportion among Wisconsin's counties.

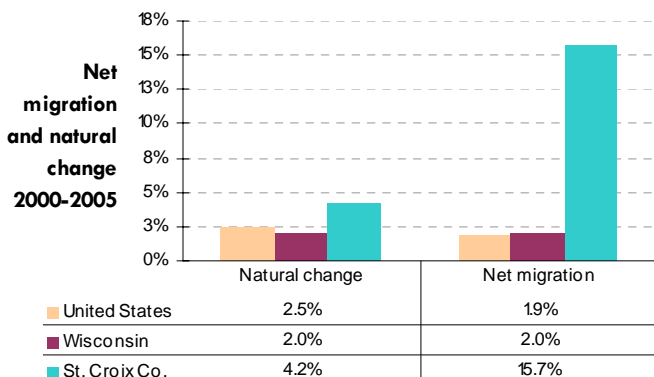
A younger population bodes well for the county labor force since the middle age groups in the population have the highest labor force participation rates. But the county still has its share of baby-boomers and as they grow older the number of residents aged 60 years and older will swell and by 2020 will make up nearly one-fourth of the labor force population.

The age of the population significantly effects the size of the labor force since participation rates decline in later years. By 2020 the population aged 60 years and over will increase

Five largest municipalities in St. Croix County

	April 2000 Census	Jan. 1, 2005 estimate	Numeric change	Percent change
St. Croix County	63,155	75,684	12,529	19.8%
Hudson, City	8,775	11,353	2,578	29.4%
Hudson, Town	6,213	7,481	1,268	20.4%
New Richmond, City	6,310	7,469	1,159	18.4%
Troy, Town	3,661	4,371	710	19.4%
North Hudson, Village	3,463	3,694	231	6.7%

Source: Wis. Dept. of Administration, Demographic Services, August 2005



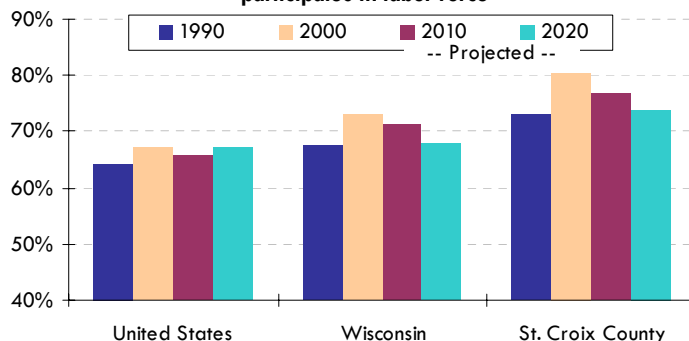
Source: WI Dept. of Admin., Demographic Services & US Census Bureau

Population and Labor Force

	United States	Wisconsin	St. Croix County
Total population in 2000	281,424,602	5,363,715	63,155
Population est. Jan. 1, 2005	295,160,302	5,580,757	75,686
Change	13,735,700	217,042	12,531
% change	4.9%	4.0%	19.8%
2005 Labor force population*	224,837,000	4,339,938	58,187
Share of total population	76.2%	78%	76.9%
Labor force	147,125,000	3,071,179	42,642
Labor force participation rate	65.4%	70.8%	73.3%
2005 Population 16 yrs. & over	228,621,674	4,417,313	58,950
16-24 yrs old	37,489,370	743,764	9,917
Share of population 16+ yrs	16.4%	16.8%	16.8%
25-59 yrs old	142,248,896	2,708,865	39,175
Share of population 16+ yrs	62.2%	61.3%	66.5%
60 yrs and older	48,883,408	964,684	9,857
Share of population 16+ yrs	21.4%	21.8%	16.7%
Projected population: 2020	335,804,546	6,110,878	95,202
Population 16 yrs. & over	264,085,104	4,869,573	74,861
16-24 yrs old	37,918,865	681,586	10,003
Share of population 16+ yrs	14.4%	14.0%	13.4%
25-59 yrs old	150,678,402	2,756,884	46,329
Share of population 16+ yrs	57.1%	56.6%	61.9%
60 yrs and older	75,487,837	1,431,103	18,529
Share of population 16+ yrs	28.6%	29.4%	24.8%

* civilian population 16 yrs. and older not in an institution

Percent of labor force age population that participates in labor force



Source: special tabulation by OEA using US Census, US Bureau of Labor Statistics, WI Dept. of Admin. estimates and projections

from 9,857 in 2005 to 18,529 in 2020. The implications of this shift are visible in the labor force participation chart above.

Even though there is a possibility that the current labor force participation rate of 73 percent will increase slightly as baby-boomers choose to remain in the workforce instead of retiring early, that increase will be short-lived. By 2020 the youngest boomer will be 56 but the oldest will be 74 and very probably retired.

Revised Labor Force

In 2004, the labor force in St. Croix County, fueled by a growing population and job expansion in the county and the Twin Cities metro area, set another high. The labor force estimate includes residents looking for work or working no matter where they are employed. Roughly half of the working population is employed outside the county and 85 percent of those work in Minnesota.

All labor force estimates published from 1990 to 2004 have been revised. The more recent years reflect trends revealed during Census 2000 while the 1990s were updated to include changes from 1990 to 2000 but are still based on ratios from the 1990 census and as a result, show a large correction from 1999 to 2000.

Since 1990 the number of residents employed increased by 14,260 while the increase of 1,089 in the number of unemployed was much less. The result was a labor force that increased substantially over the last 15 years but some of the largest annual gains were from 2000 to 2003. Much of this expansion is directly related to the population increase from people with jobs relocating to the county to live.

St. Croix County Civilian Labor Force Estimates

	Labor force	Employed	Unemployed	Unemployed rate
1990	27,292	26,327	965	3.5%
1991	27,864	26,320	1,544	5.5%
1992	28,747	27,117	1,630	5.7%
1993	29,269	28,002	1,267	4.3%
1994	30,065	29,031	1,034	3.4%
1995	30,841	29,897	944	3.1%
1996	31,911	30,944	967	3.0%
1997	32,760	31,822	938	2.9%
1998	33,325	32,456	869	2.6%
1999	33,902	33,113	789	2.3%
2000	38,009	37,099	910	2.4%
2001	39,510	38,038	1,472	3.7%
2002	40,738	38,520	2,218	5.4%
2003	42,527	40,086	2,441	5.7%
2004	42,642	40,588	2,054	4.8%

Source: DWD, Bureau of Workforce Information, Local Area Unemployment Statistics, September 2005

Education Attainment

One of the most significant changes in employment that occurred during the last two decades was the shift from goods-producing to service-providing jobs. In tandem with this shift was the increase in demand for professional and technical workers employed in the high-skill services industries and the aggregation of these jobs in larger metropolitan areas.

Much of the job growth in high-skilled service jobs occurred in larger metropolitan areas while expansion in more rural

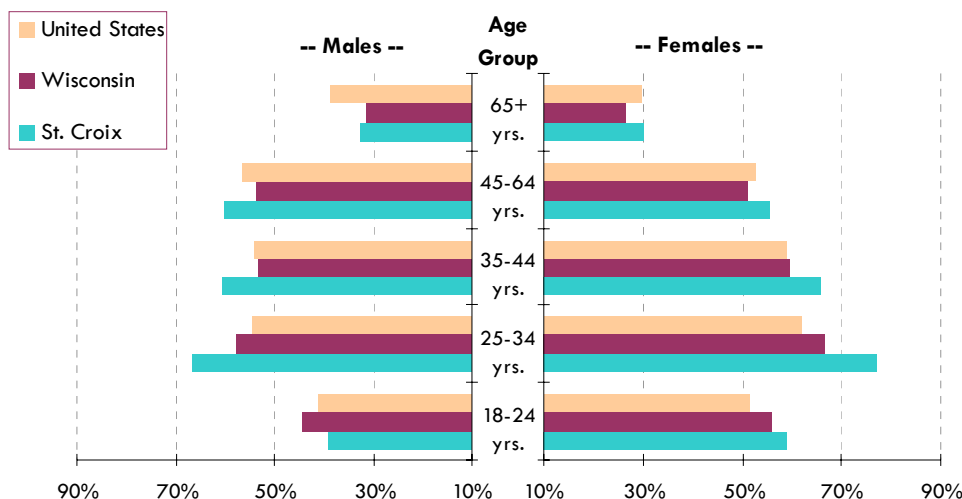
economies produced lower-skilled service jobs and goods-producing jobs. The chart below, with a greater proportion of residents with post-secondary education in nearly every age group, reflects the influence of higher skilled occupations present in the twin cities metro area and the St. Croix County residents who work in some of those jobs.

The chart also reflects some of the job growth in health care and education common in many rural counties. Both industries

include many female-dominated professional and technical occupations, which helps explain why there is a greater proportion of females in nearly every age group with post-secondary education than males.

Another change occurring with employers, especially those from the goods-producing sector, was the shift from employer-trained workers to institution-trained workers. In general, many workers over 45 years old entered jobs, primarily in production, without a post-secondary education but workers today, especially in the younger age groups, often attend vocational classes before being hired.

Residents with post-secondary education



Source: US Census 2000, Summary file 3, QT-P20

Employment and Wages

The number of jobs with manufacturing employers is slightly greater than with employers in the trade, transportation and utilities super-sector. But the payroll from manufacturing employers is nearly 50 percent greater and in 2004 made up 27 percent of all payroll reported by county employers covered by Wisconsin's Unemployment Insurance law. Together the two sectors provide 42 percent of all jobs in St. Croix County.

Both sectors added jobs in 2004 and the increase in jobs in manufacturing and the trade super-sector of 4.7 and 4.0 percent, respectively exceeded changes of -0.6 and 0.2 percent statewide. Average annual wages in the two sectors were below wages in Wisconsin and the average wage in manufacturing was only third highest in the county.

Employers in education (both private and public) and health services provide 17 percent of the jobs in the county. Of the 4,481 jobs in the sector, 43 percent are in education and 57 percent in health services.

The highest average wage of \$41,157 was earned by construction workers and nearly matched that paid to counterpart workers in the state. The only sector with higher wages in the county was professional and business services. This sector includes 880 professional and technical services jobs that

Average Annual Wage by Industry Division in 2004

	2004	2004		
	Average Annual Wage	Average Annual Wage	Percent of	1-year
	Wisconsin	St. Croix County	Wisconsin	% change
All Industries	\$ 34,749	\$ 30,206	86.9%	3.6%
Natural resources	\$ 27,399	\$ 23,628	86.2%	3.4%
Construction	\$ 41,258	\$ 41,157	99.8%	4.0%
Manufacturing	\$ 44,145	\$ 38,559	87.3%	4.2%
Trade, Transportation, Utilities	\$ 30,088	\$ 26,492	88.0%	0.9%
Information	\$ 41,759	\$ 25,896	62.0%	5.9%
Financial activities	\$ 45,103	\$ 33,899	75.2%	2.7%
Professional & Business Services	\$ 39,580	\$ 40,249	101.7%	5.8%
Education & Health	\$ 36,408	\$ 31,389	86.2%	4.3%
Leisure & Hospitality	\$ 12,295	\$ 10,824	88.0%	2.3%
Other services	\$ 20,207	\$ 17,539	86.8%	1.9%
Public Administration	\$ 36,347	\$ 30,338	83.5%	6.2%

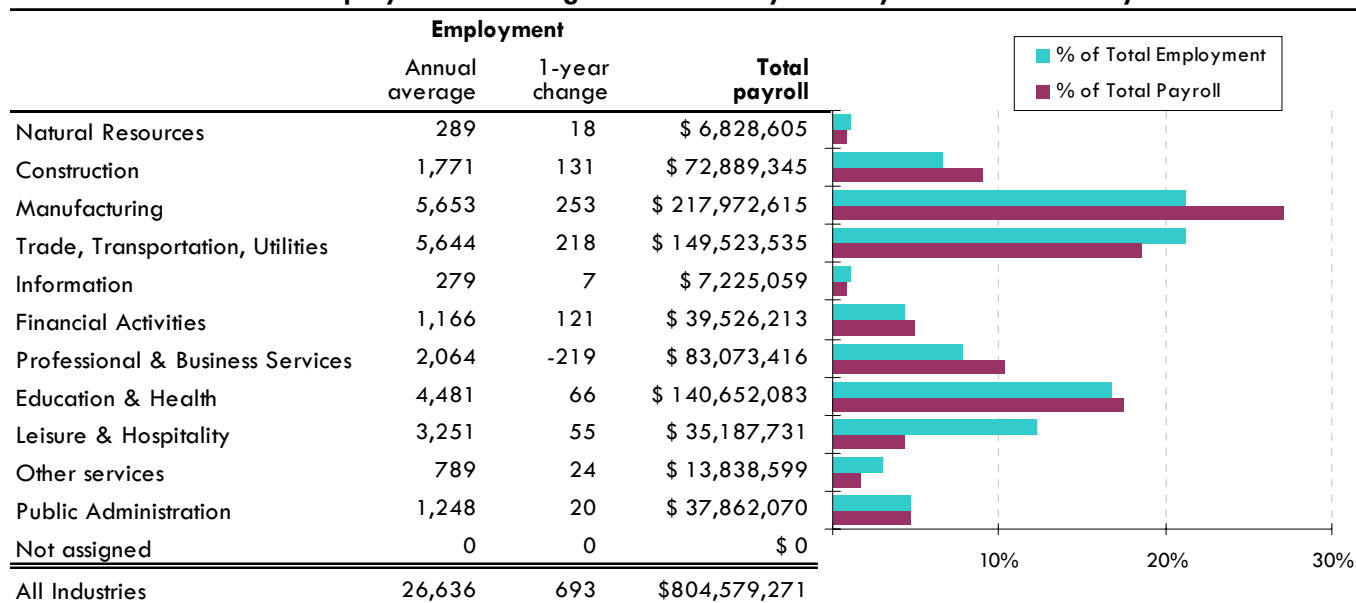
Source: WI DWD, Bureau of Workforce Information, Quarterly Census of Employment & Wages

earn \$42,205 annually, 305 jobs in management of companies that average \$94,168, 850 jobs in administrative and support services that average \$19,352 and 30 jobs in waste management with an average annual wage of \$25,675.

The lowest sector wages are earned by workers in leisure and hospitality. In this sector the majority of jobs is in hospitality but the wages earned by workers in the three leisure industry groups are very similar.

Overall the increase of 3.6 percent in average wages fell short of the increase statewide of 4.0 percent while the increase in jobs of 2.7 percent exceeded the increase in Wisconsin of 0.9 percent.

2004 employment and wage distribution by industry in St. Croix County



Source: WI DWD, Bureau of Workforce Information, Quarterly Census Employment and Wages, June 2005

Industry and Employers by Size

Top 10 Employers in St. Croix County

Establishment	Product or Service	Size (Dec. 2004)
School District of Hudson	Elementary & secondary schools	500-999 employees
County of St Croix	Executive & legislative offices, combined	500-999 employees
New Richmond Public School	Elementary & secondary schools	250-499 employees
Phillips Plastics Corp	All other plastics product mfg.	250-499 employees
Ericksons Diversif Corp	Supermarkets & other grocery stores	250-499 employees
YMCA of Greater Saint Paul	Civic & social organizations	250-499 employees
Clopay Building Products Co Inc	Metal window & door mfg.	250-499 employees
Mc Millan Electric Co	Motor & generator mfg.	250-499 employees
Nor Lake Inc	Managing offices	250-499 employees
Wal-Mart Associates Inc	Discount department stores	250-499 employees

Source: DWD, Bureau of Workforce Information, ES-202, July 2005

Prominent industries in St. Croix County

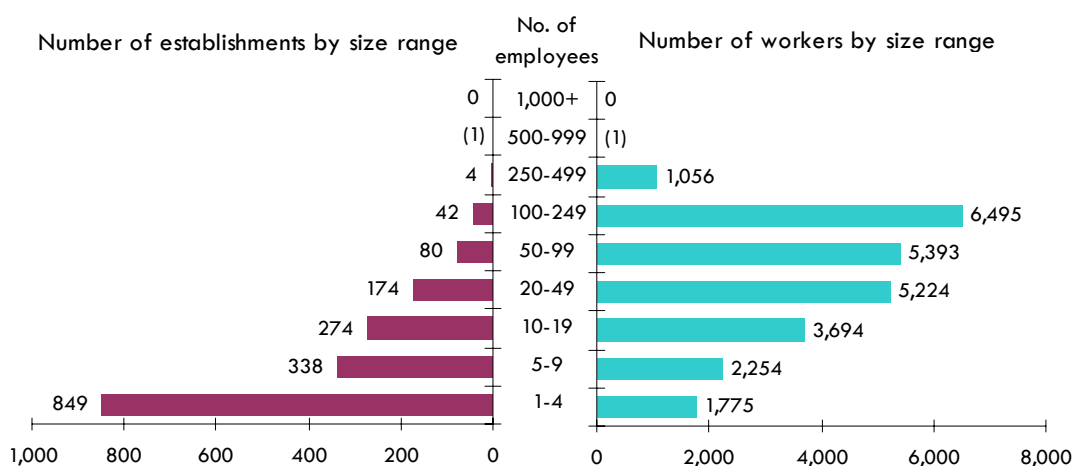
NAICS title	March 2005		Numeric change in employees	
	Establishments	Employees	2004-2005	2000-2005
Food services and drinking places	122	2,388	-30	246
Educational services	22	2,116	110	221
Machinery manufacturing	27	1,319	1	-327
Fabricated metal product manufacturing	36	1,314	62	52
Plastics & rubber products manufacturing	14	1,034	46	-318
Executive, legislative, & gen government	30	976	30	-13
Specialty trade contractors	149	968	74	340
Professional and technical services	152	916	38	122
Hospitals	4	873	52	164
Food and beverage stores	27	867	-2	179

* data suppressed to maintain employer confidentiality

Column headings revised 02/06

Source: DWD, Bureau of Workforce Information, ES-202, September 2005

St. Croix County establishments and workers by employment size range in 2004



(1) Data not available due to suppression factors

Source: DWD, Bureau of Workforce Information, Table 221, July 2005

The significance of the trade, transportation and utilities super-sector is confirmed by the county's largest industry group. There are 122 employers in this group with an average of 19.6 jobs per establishment. While the industry group appears on the list in most counties it seldom is in first place. Also, because most employers are small there are none included on the list of largest employers in the county.

Three of the county's manufacturing employers are among the largest in the county and each represents a prominent industry group. Two of the largest employers are from the second largest group, educational services.

The industry groups of specialty trade contractors, with an average of 6.5 jobs per establishment, and hospitals, with an average of 218 jobs per establishment, also have no employer representation on the largest list.

Of the 2,080 establishments in the county, only 2.7 percent have 100 or more workers yet they provide 33 percent of the jobs. On the other hand, 83 percent of the employers have fewer than 20 workers but provide only 28 percent of the jobs. On average there are 15.5 jobs per establishment in St. Croix County.

Per Capita Personal Income

The per capita personal income (PCPI) in 2003 in St. Croix County of \$31,091 ranked 10th highest among Wisconsin's 72 counties and is one of only 16 counties with a PCPI higher than Wisconsin's \$30,685. PCPI increased only 1.3 percent in the last year and the 13.6 percent increase since 1998 ranked 57th in the state. The percent change over the one- and five-year intervals lagged the changes in PCPI in the state of 2.5 and 17.2 percent, respectively.

The per capita personal income report from the US Dept. of Commerce, Bureau of Economic Analysis, includes wages and salaries from job-holders, self-employed, proprietorships, and farmers. It also includes income from dividends, interest and rent; and income from transfer payments like social security, Medicaid, unemployment insurance, veteran's benefits, and welfare. The total of all these sources of income is divided by the total population to arrive at the per capita personal income.

Factors such as a higher share of residents without income (generally children), or residents on a fixed income (generally the elderly) can lower the PCPI. Another factor that heavily influences PCPI is net earnings, which comprise 70 percent of total personal income in the state and 79 percent in St. Croix County. Net earnings include an adjustment for residents that work outside the county. The residency adjustment in St. Croix County of \$776,110,000 has increased 54 percent since 1998 and makes up 44 percent of net earnings and 35 percent of total personal income.

In St. Croix County total personal income in 2003 was

\$2,217,703,000 up 5.6 percent from 2002 and 34.7 percent from 1998. Even though PCPI increases lagged changes in the state, increases in total personal income exceeded changes in Wisconsin and the nation in both the one- and five-year intervals. Income losses from dividends, interest, and rent were offset by gains in wages and salaries and transfer payments.

Wisconsin Counties 2003 Per Capita Personal Income and Rank in State

Area	2003	Rank	5-yr growth	Rank	Area	2003	Rank	5-yr growth	Rank
United States	\$ 31,472		17.1%		Manitowoc	\$ 27,807	27	13.6%	59
Wisconsin	\$ 30,685		17.2%		Marathon	\$ 29,992	16	22.0%	5
Adams	\$ 22,804	59	16.1%	37	Marinette	\$ 25,448	39	21.3%	9
Ashland	\$ 23,204	55	16.6%	32	Marquette	\$ 22,590	64	26.5%	1
Barron	\$ 24,922	41	15.2%	44	Menominee	\$ 18,449	72	19.8%	16
Bayfield	\$ 22,660	62	13.4%	60	Milwaukee	\$ 31,419	7	19.5%	18
Brown	\$ 32,076	5	17.8%	25	Monroe	\$ 23,467	54	16.8%	31
Buffalo	\$ 29,083	20	17.2%	28	Oconto	\$ 24,842	42	12.3%	66
Burnett	\$ 22,796	60	17.1%	29	Oneida	\$ 28,646	22	18.7%	21
Calumet	\$ 31,880	6	21.4%	8	Outagamie	\$ 30,952	11	20.5%	14
Chippewa	\$ 25,999	36	12.3%	67	Ozaukee	\$ 47,527	1	14.7%	48
Clark	\$ 22,227	66	13.9%	55	Pepin	\$ 24,407	44	13.0%	64
Columbia	\$ 30,846	12	18.2%	24	Pierce	\$ 27,963	26	18.6%	23
Crawford	\$ 22,628	63	20.9%	13	Polk	\$ 24,201	46	13.9%	54
Dane	\$ 36,455	3	21.0%	12	Portage	\$ 27,464	30	21.1%	11
Dodge	\$ 26,048	35	13.3%	61	Price	\$ 24,361	45	12.2%	68
Door	\$ 30,657	13	15.9%	40	Racine	\$ 31,271	8	15.0%	45
Douglas	\$ 23,568	53	15.3%	43	Richland	\$ 23,829	51	21.9%	6
Dunn	\$ 22,885	58	14.9%	47	Rock	\$ 28,256	25	14.1%	50
Eau Claire	\$ 27,469	29	17.5%	27	Rusk	\$ 20,461	71	14.0%	52
Florence	\$ 24,146	47	25.3%	3	Sauk	\$ 28,780	21	19.5%	19
Fond du Lac	\$ 29,951	17	16.1%	38	Sawyer	\$ 23,921	50	22.3%	4
Forest	\$ 21,975	68	25.4%	2	Shawano	\$ 23,941	49	13.9%	56
Grant	\$ 24,116	48	15.6%	42	Sheboygan	\$ 31,251	9	19.8%	17
Green	\$ 28,542	23	14.0%	51	St. Croix	\$ 31,091	10	13.6%	57
Green Lake	\$ 26,962	32	8.1%	72	Taylor	\$ 23,020	56	16.6%	34
Iowa	\$ 27,308	31	19.2%	20	Trempealeau	\$ 25,242	40	18.7%	22
Iron	\$ 22,912	57	21.1%	10	Vernon	\$ 20,950	70	15.7%	41
Jackson	\$ 26,084	34	21.9%	7	Vilas	\$ 25,664	37	13.0%	63
Jefferson	\$ 29,330	18	16.5%	35	Walworth	\$ 27,626	28	13.6%	58
Juneau	\$ 22,382	65	12.7%	65	Washburn	\$ 22,794	61	16.0%	39
Kenosha	\$ 29,117	19	16.5%	36	Washington	\$ 35,196	4	14.9%	46
Kewaunee	\$ 25,536	38	8.8%	71	Waukesha	\$ 41,551	2	12.2%	69
La Crosse	\$ 28,284	24	16.8%	30	Waupaca	\$ 26,863	33	14.0%	53
Lafayette	\$ 21,983	67	10.1%	70	Wausara	\$ 21,762	69	13.2%	62
Langlade	\$ 23,739	52	20.4%	15	Winnebago	\$ 30,359	15	16.6%	33
Lincoln	\$ 24,725	43	14.6%	49	Wood	\$ 30,401	14	17.7%	26

Source: U.S. Dept. of Commerce, Bureau of Economic Analysis, Regional Economic Information System, May 2005